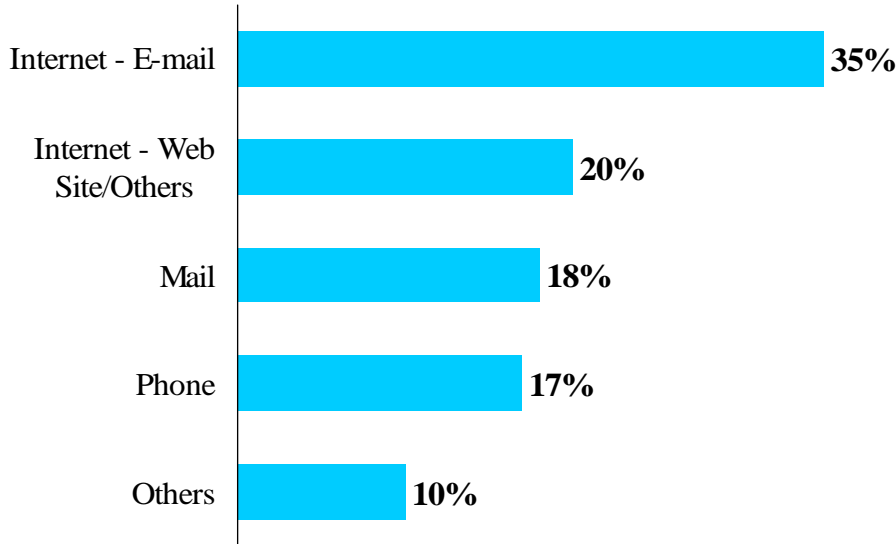


## Company's Method of Contacting Consumers<sup>1</sup>

*January 1 - December 31, 2005*



## Company's Method of Contacting Consumers

*Calendar Years 2003 through 2005*

Contact Method	CY - 2003		CY - 2004		CY - 2005	
	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>
Internet - E-mail	69,659	26%	109,301	34%	111,419	35%
Internet - Web Site/Others	86,777	32%	72,355	22%	63,506	20%
Mail	39,159	14%	46,277	14%	55,995	18%
Phone	45,914	17%	54,432	17%	53,156	17%
Others	31,426	12%	41,694	13%	32,458	10%
<i>Total Reporting Contact Method</i>	<i>272,935</i>		<i>324,059</i>		<i>316,534</i>	

<sup>1</sup>Percentages are based on the total number of fraud complaints for each calendar year where company's method of initial contact was reported by consumers: CY-2003 = 272,935; CY-2004 = 324,059; and CY-2005 = 316,534. 73% of consumers reported this information during CY-2005, 83% and 80% for CY-2003 and CY-2004, respectively.